

Serial No. 09/754,465
 Attorney Docket No. 10655.9900
 AMEX Docket No. 200301935

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Currently Amended) A method for ~~facilitating~~ authorizing a transaction, the method comprising:

receiving a request at a wallet server, from a user, for payment authorization, said payment authorization directed to a financial institution;

prompting said user to insert at least one of a debit card, a credit card, a charge card, and a smart card into a card reader;

reading receiving signature data, read by said card reader ~~said wallet server~~, from at least one of said debit card, said credit card, said charge card, and said smart card a transaction instrument, wherein said transaction instrument ~~debit card, said credit card, said charge card, and said smart card each~~ includes signature data configured to authenticate that ~~at least one of said transaction instrument~~ debit card, said credit card, said charge card, and said smart card was physically interfaced with said ~~wallet server~~ card reader;

receiving, at a security server, said signature data from a computer coupled to said card reader;

authenticating, by said security server, that ~~at least one of said transaction instrument~~ debit card, said credit card, said charge card, and said smart card was physically interfaced with said ~~wallet server~~ card reader by obtaining verification of authenticity of said signature data from a security server;

receiving authorization of said request by said wallet server, ~~from said security server;~~

associating authentication data, by said wallet server, with ~~at least one~~ a form; and,

providing said ~~at least one~~ form to a merchant server to facilitate the use of said at ~~least one~~ form to obtain an authorization from said security server.

Serial No. 09/754,465
Attorney Docket No. 10655.9900
AMEX Docket No. 200301935

2. (Canceled)
3. (Currently Amended) The method of Claim 1, wherein said request includes purchase information, charge information and transaction instrument at least one of said debit card, said credit card, said charge card, and said smart card identifying information.
4. (Currently Amended) The method of Claim 1, wherein said ~~receiving a request at~~ a wallet server ~~includes receiving a request at~~ is a digital wallet.
5. (Currently Amended) The method of Claim 1, ~~wherein the transaction instrument is a~~ wherein said card reader is a smart card reader.

Claims 6-38 (Canceled).

39. (Currently Amended) A wallet server for facilitating a transaction, said wallet server including:

an interface configured to receive an authorization request from a user, wherein said request includes signature data from at least one of a transaction instrument debit card, a credit card, a charge card, and a smart card, wherein said signature data is configured to authenticate that at least one of said transaction instrument debit card, said credit card, said charge card, and said smart card was physically interfaced with said ~~wallet server~~ card reader;

a processor configured to receive and process said request at said wallet server, and to obtain authentication data from a security server based on said signature data;

a module configured to associate said authentication data with ~~at least one~~ a form; and,

a module configured to provide said ~~at least one~~ form to a merchant server to facilitate the use of said ~~at least one~~ form to obtain an authorization from said security server.

Serial No. 09/754,465
Attorney Docket No. 10655.9900
AMEX Docket No. 200301935

40. (Currently Amended) A computer-readable storage medium containing a set of instructions for a general purpose computer, wherein said set of instructions include the steps of:

receiving a request at a wallet server, from a user, for payment authorization, said payment authorization directed to a financial institution;

prompting said user to insert at least one of a debit card, a credit card, a charge card, and a smart card into a card reader;

reading receiving signature data, read by said card reader said wallet server, from at least one of said debit card, said credit card, said charge card, and said smart card a transaction instrument, wherein said transaction instrument debit card, said credit card, said charge card, and said smart card each includes signature data configured to authenticate that at least one of said transaction instrument debit card, said credit card, said charge card, and said smart card was physically interfaced with said wallet server card reader;

receiving, at a security server, said signature data from a computer coupled to said card reader;

authenticating, by said security server, that at least one of said transaction instrument debit card, said credit card, said charge card, and said smart card was physically interfaced with said wallet server card reader by obtaining verification of authenticity of said signature data from a security server;

receiving authorization of said request by said wallet server, from said security server;

associating authentication data, by said wallet server, with at least one a form;
and,

providing said at least one form to a merchant server to facilitate the use of said at least one form to obtain an authorization from said security server.